

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Dorothy Wheat
BFB 61023776

SUBSTITUTED TRUSTEES DEED

WHEREAS, on May 5, 2006, Dorothy Wheat, an Unmarried Woman executed a Deed of Trust to Dennis P. Schwartz, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is filed for record in Book 2475 at Page 230 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, by instrument dated February 20, 2008 and recorded in Book 2,866 at Page 316 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated March 4, 2008, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,871 at Page 234 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, to foreclose under the terms of said Deed of Trust, I did on May 8, 2008, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front Door of the County Courthouse of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

LOT 162, SOUTHBRANCH SUBDIVISION, SECTION B, SITUATED IN SECTION 25, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 89 AT PAGE 35 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

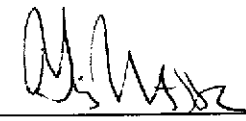
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time,

place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO TIMES TODAY, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on April 17, 24, and May 1, 2008, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front Door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, bid for said property in the amount of \$265,515.00, which being the highest and best bid, the same was then and there struck off to HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2 and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2 the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on May 8, 2008.

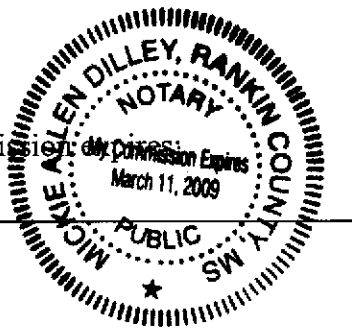


J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the Eighth day of May, 2008, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

My commission expires:




Notary Public

GRANTOR'S ADDRESS:

J. Gary Massey, Substituted Trustee
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601)981-9299
S&M #07-1034

GRANTEE'S ADDRESS:

c/o Ocwen Loan Servicing, LLC
12650 Ingenuity Drive
Orlando, Florida 32826
877-596-8580

PREPARED BY:

J. Gary Massey, Substitute Trustee
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601)981-9299

INDEX: Lot 162, Section B, Southbranch Subdivision in Sec. 25, T-1-S, R-7-W, DeSoto
Co/MS



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 5, 2006, Dorothy Wheat, an Unmarried Woman executed a certain deed of trust to Dennis P. Schwartz, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2475 at Page 290; and

WHEREAS, said Deed of Trust was subsequently assigned to HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, by instrument dated February 20, 2008 and recorded in Book 2,866 at Page 316 of the aforesaid Chancery Clerk's office; and

WHEREAS, HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, has heretofore substituted J. Gary Massey as Trustee by instrument dated March 4, 2008 and recorded in the aforesaid Chancery Clerk's Office in Book 2,871 at Page 234; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, HSBC Bank USA, National Association, as Trustee, for the registered holders of Nomura Home Equity Home Loan, Inc. Asset-Backed Certificates, Series 2007-2, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

Volume No. 113 on the 17 day of April, 2008

Volume No. 113 on the 24 day of April, 2008

Volume No. 113 on the 1 day of May, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 1 day of May, 2008

BY *Judy A. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 456 words @ .12 \$ 54.72

B. 2 subsequent insertions of 912 words @ .10 \$ 91.20

C. Making proof of publication and depositing to same \$ 300

TOTAL PUBLISHER'S FEE: \$ 148.92

315 Loshier St

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on May 8, 2008 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

LOT 162, SOUTHERN BRANCH SUBDIVISION, SECTION 6, SITUATED IN SECTION 25, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 89 AT PAGE 35 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 10th day of April, 2008.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
7424 South Branch Parkway
Olive Branch, MS 38664
07-1094-LB
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